

**OSB FINANCIAL SERVICES, INC.**

|   | CPP Disbursement Date<br>05/01/2009 | RSSD (Holding Company)<br>2950257 | Number of Insured<br>Depository Institutions<br>1 |      |    |
|---|-------------------------------------|-----------------------------------|---|------|----|
|   |                                     |                                   |   |      |    |
| Selected balance and off-balance sheet items  | 2009<br>\$ millions                 | 2010<br>\$ millions               | %chg from prev                                    |      |    |
| Assets  | \$345                               | \$382                             | 10.5%   |      |    |
| Loans   | \$197                               | \$237                             | 20.4%   |      |    |
| Construction & development  | \$17                                | \$14                              | -17.9%  |      |    |
| Closed-end 1-4 family residential   | \$90                                | \$104                             | 15.2%   |      |    |
| Home equity   | \$0                                 | \$0                               |   |      |    |
| Credit card   | \$0                                 | \$0                               |   |      |    |
| Other consumer  | \$21                                | \$27                              | 27.4%   |      |    |
| Commercial & Industrial   | \$14                                | \$25                              | 82.1%   |      |    |
| Commercial real estate  | \$48                                | \$57                              | 18.6%   |      |    |
|   |                                     |                                   |   |      |    |
| Unused commitments  | \$26                                | \$29                              | 10.1%   |      |    |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |      |    |
| Mortgage-backed securities (GSE and private issue)  | \$88                                | \$91                              | 3.0%  |      |    |
| Asset-backed securities   | \$0                                 | \$0                               |   |      |    |
| Other securities  | \$25                                | \$26                              | 0.7%  |      |    |
| Cash & balances due   | \$16                                | \$7                               | -52.3%  |      |    |
|   |                                     |                                   |   |      |    |
| Residential mortgage originations   |                                     |                                   |   |      |    |
| Closed-end mortgage originated for sale (quarter)   | \$0                                 | \$0                               |   |      |    |
| Open-end HELOC originated for sale (quarter)  | \$0                                 | \$0                               |   |      |    |
| Closed-end mortgage originations sold (quarter)   | \$0                                 | \$0                               |   |      |    |
| Open-end HELOC originations sold (quarter)  | \$0                                 | \$0                               |   |      |    |
|   |                                     |                                   |   |      |    |
| Liabilities   | \$312                               | \$343                             | 9.9%  |      |    |
| Deposits  | \$301                               | \$327                             | 8.8%  |      |    |
| Total other borrowings  | \$10                                | \$14                              | 42.1%   |      |    |
| FHLB advances   | \$10                                | \$14                              | 42.1%   |      |    |
|   |                                     |                                   |   |      |    |
| Equity  |                                     |                                   |   |      |    |
| Equity capital at quarter end   | \$34                                | \$39                              | 16.2%   |      |    |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$8                                 | \$2                               | NA  |      |    |
|   |                                     |                                   |   |      |    |
| Performance Ratios  |                                     |                                   |   |      |    |
| Tier 1 leverage ratio   | 8.7%                                | 9.8%                              | --  |      |    |
| Tier 1 risk based capital ratio   | 14.9%                               | 16.1%                             | --  |      |    |
| Total risk based capital ratio  | 15.4%                               | 17.1%                             | --  |      |    |
| Return on equity <sup>1</sup>   | -18.8%                              | -9.0%                             | --  |      |    |
| Return on assets <sup>1</sup>   | -1.8%                               | -0.9%                             | --  |      |    |
| Net interest margin <sup>1</sup>  | 4.4%                                | 4.3%                              | --  |      |    |
| Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}                                | 67.4%                               | 479.2%                            | --  |      |    |
| Loss provision to net charge-offs (qtr)   | 39.3%                               | 277.8%                            | --  |      |    |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 2.7%                                | 0.1%                              | --  |      |    |
| <sup>1</sup> Quarterly, annualized.   |                                     |                                   |   |      |    |
|   |                                     |                                   |   |      |    |
|   | Noncurrent Loans                    |                                   | Gross Charge-Offs                                 |      |    |
| Asset Quality (% of Total Loan Type)  | 2009                                | 2010                              | 2009  | 2010 |    |
| Construction & development  | 7.8%                                | 0.1%                              | 6.7%  | 0.0% | -- |
| Closed-end 1-4 family residential   | 0.3%                                | 0.3%                              | 0.0%  | 0.0% | -- |
| Home equity   | 0.0%                                | 0.0%                              | 0.0%  | 0.0% | -- |
| Credit card   | 0.0%                                | 0.0%                              | 0.0%  | 0.0% | -- |
| Other consumer  | 0.0%                                | 0.1%                              | 0.1%  | 0.2% | -- |
| Commercial & Industrial   | 0.1%                                | 0.0%                              | 0.0%  | 0.0% | -- |
| Commercial real estate  | 0.0%                                | 0.2%                              | 0.0%  | 0.0% | -- |
| Total loans   | 0.8%                                | 0.2%                              | 0.7%  | 0.0% | -- |